

Information to identify the case:

Debtor 1	Supti Mona Putatunda		Social Security number or ITIN xxx-xx-2989
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name		Social Security number or ITIN _____
			EIN _____
United States Bankruptcy Court District of New Jersey			
Case number: 18-20540-JNP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Supti Mona Putatunda
fdbा Eastmed Enterprises, Inc.

9/14/18

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts
This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New JerseyIn re:
Supti Mona Putatunda
DebtorCase No. 18-20540-JNP
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: 318Page 1 of 1
Total Noticed: 19

Date Rcvd: Sep 14, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 16, 2018.

db +Supti Mona Putatunda, 11 Brandywine Drive, Marlton, NJ 08053-1101
 cr +PNC BANK, N.A., 3232 NEWMARK DRIVE, MIAMISBURG, OH 45342-5421
 517550681 +Alliance One Receivables Mgmt, 8755 Aero Drive, Suite 100, San Diego, CA 92123-1750
 517550688 +KML Law Group, 216 Hadden Ave, Suite 406, Collingswood, NJ 08108-2812
 517550689 PNC Bank, PO Box 94982, Cleveland, OH 44101-4982
 517550692 +SRA Associates, 401 Minnetonka Rd, Somerdale, NJ 08083-2914
 517550694 +TD Bank Card, 45 Earhart Dr Suite 102, Buffalo, NY 14221-7809
 517550693 Target Card Servicer to TD Bank,, USA, NA, 3901 West 53rd Street, Sioux Falls, SD 57106-4216

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 15 2018 00:39:41 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Sep 15 2018 00:39:38 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 517550682 EDI: BECKLEE.COM Sep 15 2018 04:08:00 American Express, Attn: Bankruptcy Dept., 16 General Warren Blvd., Malvern, PA 19355-1245
 517550683 EDI: CAPITALONE.COM Sep 15 2018 04:09:00 Capital One, Attn: General Correspondence, PO Box 30285, Salt Lake City, UT 84130-0285
 517550684 +EDI: CAPITALONE.COM Sep 15 2018 04:09:00 Capital One, Attn: General Correspondence, PO Box 71083, Charlotte, NC 28272-1083
 517550685 +EDI: CITICORP.COM Sep 15 2018 04:09:00 Citi Cards, P. O. Box 6004, Sioux Falls, SD 57117-6004
 517550686 +E-mail/Text: bankruptcy.bnc@ditech.com Sep 15 2018 00:39:16 Ditech Financial LLC, PO BOX 6172, Rapid City, SD 57709-6172
 517550687 +EDI: FSAE.COM Sep 15 2018 04:13:00 Firstsource Advantage LLC, 205 Bryant Woods South, Buffalo, NY 14228-3609
 517550690 EDI: PRA.COM Sep 15 2018 04:08:00 Portfolio Recovery Associates, 120 Corporate Blvd., Norfolk, VA 23502
 517550691 EDI: CHASE.COM Sep 15 2018 04:09:00 Slate from Chase, P.O. Box 15123, Wilmington, DE 19850-5123
 517552232 +EDI: RMSC.COM Sep 15 2018 04:09:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 11

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 16, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 14, 2018 at the address(es) listed below:

Alla Gulchina on behalf of Debtor Supti Mona Putatunda Enotice@pricelawgroup.com, alla@pricelawgroup.com
 Andrew Sklar andy@sklarlaw.com, NJ43@ecfcbis.com;dolores@sklarlaw.com
 Frank J Martone on behalf of Creditor PNC BANK, N.A. bky@martonelaw.com
 Rebecca Ann Solarz on behalf of Creditor DITECH FINANCIAL LLC rsolarz@kmllawgroup.com
 U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 5